	Application No.	Applicant(s)
Interview Summary	09/645,794	WALLACH ET AL.
	Examiner	**Art Unit**	
	Vanel Frenel	3626	

All participants (applicant, applicant's representative, PTO personnel):

(1) _Vanel Frenel_.

(3)_Robert Wallach/ Jasper Jackson_.

(2) _Joseph Thomas (SPE AU-3626)_.

(4)_Jeff Brandt/ Walter Hanchuk_ .

Date of Interview: _24 March 2005_.

Type: a)☐ Telephonic b)☐ Video Conference
c)☒ Personal [copy given to: 1)☐ applicant 2)☑ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☑ No.
If Yes, brief description: _____.

Claim(s) discussed: _68_ .

Identification of prior art discussed: _Joao (6,347,302), and ford._

Agreement with respect to the claims f)☐ was reached. g)☐ was not reached. h)☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: _____.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner's and Applicant's Representative discuss ~~prepaid insurance policy of the pending~~ ~~also the patentability of claims~~ the teachings of the applied prior art in view of Applicant's claimed invention. In particular, changes to distinguish the time periods, clarifying the type of insurance used. Examiner will reconsider the applied reference in light of such amendments.

Joseph Thomas
JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

Vanel Frenel
Examiner's signature, if required

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.